NSAHO Long Term Disability Trustees
Meeting Highlights
October 15 and 16, 2026

The LTD Trustees met on October 15 and 16, 2026, at Oceanstone Resort, Indian Harbour, Nova Scotia. In addition to the regularly scheduled meeting, the Trustees took part in their Governance Retreat.

- The Trustees participated in the following Retreat activities:
  - The Weight of Trust: Fiduciary Duties and Decision-Making Under the NSAHO LTD Plan.
  - From Measurement to Meaning: Rethinking Board Governance Evaluation.
  - Behind the Settlement: How We Assess Risk, Seek Authority and Resolve Disputes.
  - The Trustees completed a Board Governance Assessment, and a Trustee Self-Assessment and Training Needs Assessment.

- In accordance with Plan policy, an annual review of the Statement of Investment Policy and Goals (SIP&G) is conducted. Following consideration of information and recommendations presented by the Investment Consultant, the Trustees approved revisions to the SIP&G.

- The Trustees accepted the Quarter 1, 2026/27 (April 1 to June 30, 2026) Report for submission to the Health Association Nova Scotia Board of Directors.

- The Trustees approved their meeting schedule for 2027/2028.

- In accordance with Plan Funding policy, an actuarial valuation is conducted every other year. A valuation of the LTD Plan's financial position as at August 31, 2026, was completed and presented by the Plan's Actuary. The Trustees reviewed the findings and recommendations, with discussion focused on balancing potential enhancements with contribution rate stability while ensuring that any changes were supported by sound actuarial analysis. Upon confirmation through updated actuarial calculations, the Trustees approved the recommended changes for submission to the HANS Board of Directors for consideration and approval. Communications regarding the approved changes will be distributed to participating Employers in December 2026 and to Plan Members in advance of the April 1, 2027, benefits renewal.

- Following a recommendation from staff, the Trustees approved a two-year contract extension with Lifemark Health Group to continue delivering the PATH Program. Performance results continue to demonstrate positive outcomes, including shorter LTD claim durations, improved health outcomes, and enhanced return-to-work success for participating plan members and employers.

- Following a recommendation from staff, the Trustees approved a one-year extension of the legal services agreement with Burchell Wickwire Bryson (BWB) to continue as external legal counsel. BWB provides specialized legal support, as required, alongside the LTD Plan's internal legal counsel to meet the ongoing legal needs of the Trust.

- The LTD Trustees will next meet on December 4, 2026.

Respectfully submitted,

LTD Trustee

NSAHO LTD Trustee

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HEALTH ASSOCIATION NOVA SCOTIA	If you have questions regarding the LTD Plan and its governance, please contact Mike White, Director, Group Benefits Solutions at 902-832-8500 ext. 790. For more information, visit www.healthassociation.ns.ca , select the Benefits Plan Member Information button and select Long Term Disability from the side menu.